

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Derek Fountain
 Atera Fountain
 Debtors

Case No. 13-13137-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 138NEW

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 Total Noticed: 75

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db/jdb
 13017466 +Derek Fountain, Atera Fountain, 5609 Springfield Avenue, Philadelphia, PA 19143-4718
 +AT&T Universal Card, c/o Northland Group, Inc., P.O. Box 390846, Mail Code PCSP1,
 Minneapolis, MN 55439-0846
 13017465 AT&T Universal Card, PO Box 8210, South Hackensack, NJ 07606-8210
 13017467 +AT&T Universal/Citibank/Pinnacle, c/o Law Office of Thomas Landis, Esq., 7900 Highway 7,
 Minneapolis, MN 55426-4045
 13017468 Bankcard Services/MBNA, P.O. Box 15026, Wilmington, DE 19850-5026
 13092938 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 13017470 +Capital One Bank USA, N.A., c/o Nudelman, Nudelman & Ziering, 425 Eagle Rock Avenue,
 Roseland, NJ 07068-1717
 13017471 Chase, P.O. Box 15902, Wilmington, DE 19850-5902
 13017473 +Citi Platinum Select Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 13017475 Citibank, c/o American Agencies of California, PO Box 2829, Torrance, CA 90509-2829
 13017476 +Citibank SD, N.A./MBNA/CCR Partners, c/o The Law Office of Edwin Abrahamsen,
 1729 Pittston Avenue, Scranton, PA 18505-4514
 13017477 +Citizens Bank, DDA Recovery RJE245, P.O. Box 42023, Providence, RI 02940-2023
 13017480 +HSBC Bank, P.O. Box 81622, Salinas, CA 93912-1622
 13017483 HSBC Gold Mastercard, P.O. Box 17051, Baltimore, MD 21297-1051
 13017479 Household Credit Services, PO Box 81622, Salinas, CA 93912-1622
 13079935 +Jefferson University Hospitals, c/o Rebecca Hunt Agent, 2509 S. Stoughton Road,
 PO Box 6250, Madison, WI 53716-0250
 13017486 +MBNA, c/o Denovus Corporation, LTD, 480 Johnson Road, Suite 110,
 Washington, PA 15301-8936
 13017487 +MBNA/Denovus Corporation, Ltd., c/o Northland Group, Inc., P.O. Box 390846,
 Mail Code DP222, Minneapolis, MN 55439-0846
 13017488 MBNA/Mile Rock Holdings, LLC, c/o TrueLogic Financial Corporation, PO Box 4437,
 Englewood, CO 80155-4437
 13017490 +MBNA/Valorem, LLC, c/o Tate & Kirlin Associates, 2810 Southampton Road,
 Philadelphia, PA 19154-1207
 13017491 MBNA/Valorem, LLC, c/o Northstar Location Services, LLC, Attn: Financial Services Dept.,
 4285 Genesee Street, Buffalo, NY 14225-1943
 13017489 +MBNA/Valorem, LLC, c/o FBCS, Inc., 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739
 13017484 +Maryland National Bank N.A., 225 North Calvert Street, Baltimore, MD 21202-4937
 13017485 +Maryland National Bank, N.A./Cach, LLC, c/o Scott Lowery Law Office, P.C.,
 1422 East 71st Street, Suite B, Tulsa, OK 74136-5060
 13017493 +Midland Funding, LLC/Maryland Ntl. Bank, 123 South Broad Street, Apt/Suite 1660,
 Philadelphia, PA 19109-1029
 13129243 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 PO Box 630267, Irving, TX 75063)
 14121934 +Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C.,
 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
 13017495 +Orcard Bank, c/o Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor,
 Columbus, OH 43231-7689
 13017498 Orchard Bank, HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051
 13017496 +Orchard Bank, P.O. Box 81622, Salinas, CA 93912-1622
 13017497 Orchard Bank, HSBC Card Services, PO Box 88000, Baltimore, MD 21288-0001
 13017499 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13017501 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
 13017502 Providian Processing Services, PO Box 660548, Dallas, TX 75266-0548
 13019855 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13017503 +RBS Citizens, N.A., c/o Oxford Management Services, PO Box 1991, Southgate, MI 48195-0991
 13017505 +RBS Citizens, NA, 1000 Lafayette Avenue, Bridgeport, CT 06604-4725
 13017506 +Royal Bank of Scotland NB/RBS Citizens, c/o Boudreau & Associates, LLC, 5 Industrial Way,
 Salem, NH 03079-4866
 13017507 +Sovereign Bank, c/o FirstStates Financial Services Corp., P.O. Box 5827,
 Reading, PA 19610-5827
 13017509 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
 (address filed with court: T-Mobile, Bankruptcy Department, P.O. Box 37380,
 Albuquerque, NM 87176)
 13259037 +Teresa Brady, Esquire, 210 East Girard Avenue, Philadelphia, PA 19125-3917
 13506438 +The Bank of New York Mellon, f/k/a The Bank of New York, c/o Nationstar Mortgage LLC,
 PO Box 619096, Dallas TX 75261-9096
 13017511 +Unifund CCR Partners, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 13017515 Verizon Pennsylvania, Inc., c/o I.C. Systems, Inc., 444 Highway 96 East, PO Box 64794,
 Saint Paul, MN 55164-0794
 13017514 Verizon Pennsylvania, Inc., c/o Penn Credit Corporation, PO Box 988,
 Harrisburg, PA 17108-0988

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 14 2018 03:08:06 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2018 03:07:50
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 14 2018 03:08:02 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 14 2018 03:00:39 Portfolio Investments II LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

13017464 E-mail/Text: g20956@att.com Nov 14 2018 03:08:12 AT&T Mobility, PO Box 537104,
Atlanta, GA 30353-7104

13078572 +E-mail/Text: g20956@att.com Nov 14 2018 03:08:12 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO - PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693

13117571 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 14 2018 03:11:48
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838

13104440 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 14 2018 03:07:54 Asset Acceptance LLC,
Po Box 2036, Warren MI 48090-2036

13072315 +E-mail/Text: bncmail@w-legal.com Nov 14 2018 03:07:59 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13086561 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 14 2018 03:08:00
COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-7999

13017469 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 14 2018 03:01:23 Capital One,
P.O. Box 85147, Richmond, VA 23276-0001

13117661 E-mail/PDF: rmscedi@recoverycorp.com Nov 14 2018 02:59:56 Capital Recovery V, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

13017472 Fax: 602-659-2196 Nov 14 2018 08:05:22 ChexSystems, 12005 Ford Road, Suite 600,
Dallas, TX 75234-7253

13017474 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 14 2018 03:07:54 Citi Platinum Select Card,
c/o Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036

13017478 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 14 2018 03:07:43 Fashion Bug,
PO Box 856021, Louisville, KY 40285-6021

13017481 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 14 2018 03:07:55 HSBC Bank Nevada, c/o MCM,
Dept. 12421, PO Box 603, Oaks, PA 19456-0603

13017482 +E-mail/Text: bankruptcy@fncbinc.com Nov 14 2018 03:07:34 HSBC Bank/Midland Funding, LLC,
c/o First National Collection Bureau, In, 610 Waltham Way, Sparks, NV 89434-6695

13121400 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 14 2018 03:08:00 DENOVOUS CORPORATION LTD,
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

13017492 +E-mail/Text: bankruptcy@fncbinc.com Nov 14 2018 03:07:34 Midland Funding, LLC,
c/o First National Collection Bureau, In, 610 Waltham Way, Sparks, NV 89434-6695

13017494 E-mail/PDF: cbp@onemainfinancial.com Nov 14 2018 02:59:53 OneMain Financial,
P.O. Box 183172, Columbus, OH 43218-3172

13332759 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 14 2018 03:00:40
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

13025443 E-mail/Text: ebn@vativrecovery.com Nov 14 2018 03:07:42 Palisades Acquisition IX LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
PO Box 40728, Houston, TX 77240-0728

13036076 E-mail/Text: ebn@vativrecovery.com Nov 14 2018 03:07:42 Palisades Collection, L.L.C.,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, L.L.C.,
PO Box 40728, Houston, TX 77240-0728

13017500 +E-mail/Text: egssupportservices@alorica.com Nov 14 2018 03:08:00 Progressive Insurance,
c/o NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

13017504 +E-mail/Text: bankruptcynotices@cbecompanies.com Nov 14 2018 03:08:02 RBS Citizens, N.A.,
c/o Nelson, Watson & Associates, LLC, 80 Merrimack Street, Lower Level,
Haverhill, MA 01830-5211

13039726 E-mail/PDF: rmscedi@recoverycorp.com Nov 14 2018 03:01:24
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

13017508 +E-mail/Text: cop@santander.us Nov 14 2018 03:07:45 Sovereign Bank, Cleint Relations,
P.O. Box 12646, Reading, PA 19612-2646

13017510 E-mail/Text: EBNProcessing@afni.com Nov 14 2018 03:07:59 T-Mobile, c/o Afni, Inc.,
P.O. Box 3427, Bloomington, IL 61702-3427

13017512 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 03:07:35
Verizon Pennsylvania, c/o AFNI, PO Box 3517, Bloomington, IL 61702-3517

13017513 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 14 2018 03:07:35
Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
13121421* ++PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: DENOVUS CORPORATION LTD, c o Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617)
13121425* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: DENOVUS CORPORATION LTD, c o Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

CARLA A. K. JAROSZ on behalf of Creditor NationStar Mortgage, LLC CarlaJ@w-legal.com
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
TERESA BRADY on behalf of Joint Debtor Atera Fountain bankruptcy_queen@yahoo.com
TERESA BRADY on behalf of Debtor Derek Fountain bankruptcy_queen@yahoo.com
THOMAS R. WASKOM on behalf of Creditor RBS CITIZENS NA kbell@hunton.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleChl3.com, ECF_FRPA@Trusteel3.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Derek Fountain and Atera Fountain
Debtor(s)

Bankruptcy No: 13-13137-jkf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

Clerk, U.S. Bankruptcy Court
900 Market Street Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 11/13/18